

**Fill in this information to identify the case:**

Debtor 1 JOSEPH KUBICEK

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 18-21222JAD

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: CENLAR FSB\*\* Court claim no. (if known): 06

Last 4 digits of any number you use to identify the debtor's account 4 4 4 1

Property Address: 212 GOTHAM LN  
MONROEVILLE PA 15146

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>0.00</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$845.76

The next postpetition payment is due on

6 / 1 / 2022  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 JOSEPH KUBICEK  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 09/01/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JOSEPH KUBICEK**  
Name

Case number (if known) **18-21222JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
03/05/2020		CENLAR FSB**	REALLOCATION OF CONTINUING DEBT	-2,117.31
03/05/2020		CENLAR FSB**	REALLOCATION OF CONTINUING DEBT	4,234.62
03/23/2020	1152632	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	1,360.05
04/27/2020	1156067	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
05/26/2020	1159467	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
06/26/2020	1162842	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
07/29/2020	1166044	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
08/25/2020	1169129	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
09/28/2020	1172194	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
10/26/2020	1175283	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
11/24/2020	1178385	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
12/21/2020	1181379	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
01/25/2021	1184302	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
02/22/2021	1187370	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
03/26/2021	1190619	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
04/26/2021	1193933	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
05/25/2021	1197075	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
06/25/2021	1199893	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
07/26/2021	1203121	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
08/26/2021	1206236	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
09/24/2021	1209403	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
10/25/2021	1212490	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
11/22/2021	1215531	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
12/23/2021	1218587	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
01/26/2022	1221663	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	869.34
04/26/2022	1230522	CENLAR FSB**	AMOUNTS DISBURSED TO CREDITOR	2,084.80
				<u>24,687.64</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOSEPH KUBICEK  
212 GOTHAM LANE  
MONROEVILLE, PA 15146

CHRISTOPHER M FRYE ESQ  
STEIDL & STEINBERG  
GULF TOWER STE 2830  
707 GRANT ST  
PITTSBURGH, PA 15219

CENLAR FSB\*\*  
ATTN BANKRUPTCY  
425 PHILLIPS BLVD  
EWING, NJ 08628

STERN & EISENBERG LP  
1581 MAIN ST STE 200  
THE SHOPPES AT VALLEY SQUARE  
WARRINGTON, PA 18976

9/1/22

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee